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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Seirra	
	100.10	First name	First name
	Write the name that is on your government-issued	s	
	picture identification (for	Middle name	Middle name
	example, your driver's	Gaston	
	license or passport	Last name	Last name
	Bring your picture		
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
_			
2.	All other names you have used in the last	First name	First name
	8 years	ristriane	THOCHAING
	o youro	Middle name	Middle name
	Include your married or maiden names.		
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 0309	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)	3 vv - vv-	3 AA - AA-

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D	ebtor 1 Seirra First Name	S Gaston Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		352 N. St. Louis Number Street	Number Street
		Chicago Illinois 60624	
		City State Zip Code Cook	City State Zip Code
		County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
		-	

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Debtor 1 Seirra	S	Gaston	Case number (if knd	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Ab	bout Your Bankruptcy Ca	ase		
 The chapter of the Bankruptcy Code you are choosing to file under 		description of each, see <i>Notice Req</i> 0)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, or may pay with a cred line of the control of	how you may pay. Typically, if you money order. If your attorney is so dit card or check with a pre-printer ee in installments. If you choose Your Filing Fee in Installments (Confee be waived (You may request ot required to, waive your fee, and line that applies to your family significant or the property of the prope	ou are paying the submitting your ed address. e this option, sign official Form 103 this option only and may do so onlize and you are used.	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney in and attach the <i>Application for</i> A.). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to Yes. Fill ou	ord obtained an eviction judgment a line 12. It <i>Initial Statement About an Eviction</i> ankruptcy petition.		et You (Form 101A) and file it with

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Gaston Debtor 1 Seirra __ Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Seirra
 S
 Gaston
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Seirra	S Middle Norse	Gaston	Case number (if known)	
Part 6: Answer These Que	Middle Name estions for Reporting F	Last Name Purposes		
16. What kind of debts do you have?	16a. Are your debts p "incurred by an ir No. Go to lin Yes. Go to lir 16b. Are your debts p money for a busi No. Go to lin Yes. Go to lin Yes. Go to lin	primarily consumer debts ndividual primarily for a pe e 16b. ne 17. primarily business debts? ness or investment or thro e 16c.	rsonal, family, or househo Business debts are debts ugh the operation of the	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing unde expenses are p	inder Chapter 7. Go to line 18 er Chapter 7. Do you estimate paid that funds will be availab	that after any exempt prop	erty is excluded and administrative d creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5 ☐ 5,001-1 ☐ 10,001		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 millio	0	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 millio	0	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file of title 11, United State under Chapter 7. If no attorney represen out this document, I have	under Chapter 7, I am awa es Code. I understand the ats me and I did not pay or ave obtained and read the i	re that I may proceed, if e relief available under each agree to pay someone wh notice required by 11 U.S	,
	I understand making a connection with a bank both. 18 U.S.C. §§ 152	false statement, concealin	g property, or obtaining r ines up to \$250,000, or i	ode, specified in this petition. money or property by fraud in mprisonment for up to 20 years, or
	/s/ Seirra Gaston	_	<u> </u>	
	Signature of Debtor		Signature of D	
	Executed on1	MM / DD / YYYY	Executed on	MM / DD / YYYY

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Debtor 1 Seirra	S	Gaston	Case number (if I	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the i	nformation in the sched	ules filed with the petition is incorrect.
attorney, you do not	•	. ,		•
need to file this page.	/s/ Elise Harmening		Date	12/13/2017
	Signature of Attorney f		M	M / DD / YYYY
	Elise Harmening			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3124852095	Email address	eharmening@semradlaw.com
	6325657		Illinois	
	Bar number		State	

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Fill in this information to identify your case:								
Debtor 1	Seirra	S	Gaston					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
			(State)					
Case number (If known)								

П	Check if this is an
	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

\$0.00 \$6,370.00 \$6,370.00
\$6,370.00
<u> </u>
\$6,370.00
Your liabilities Amount you owe
\$9,937.00
\$0.00
\$6,698.00
\$16,635.00

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Debtor 1 Seirra S Gaston Case number (if known) First Name Middle Name Last Name									
Part			tive and Statistical Reco	rds					
6. A	6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.								
	✓ Yes.								
7. What kind of debt do you have?									
[Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.								
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.								
	3. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,288.00 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.								
9.	Copy the following speci	al categories of claims fro	om Part 4, line 6 of Schedule	∍ E/F:					
	From Part 4 on Schedule	E/F, copy the following:		Total claim					
	9a. Domestic support oblig	gations (Copy line 6a.)		\$0.00					
	9b. Taxes and certain othe	r debts you owe the govern	ment. (Copy line 6b.)	\$0.00					
	9c. Claims for death or per	sonal injury while you were	intoxicated. (Copy line 6c.)	\$0.00					
	9d. Student loans. (Copy li								
	9e. Obligations arising out priority claims. (Copy line 6		or divorce that you did not repo	ort as \$0.00					
	9f. Debts to pension or pro	ofit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00					

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	informatio	n to identify your c	ase:					
Debtor 1	Seir		S		Gaston			
Debtor 2	Firs	t Name	Middle N	ame	Last Name			
(Spouse, if fi	ling) Firs	t Name	Middle N	ame	Last Name			
United Sta	ates Bankrı	uptcy Court for the:	Northern		District of Illinois (State)			
Case num	nber				(Otate)			
Officia	al Forn	n 106A/B						Check if this is an amended filing
Sche	dule A	A/B: Prope	rty					12/1
category v responsibl write your	where you le for supp name and	think it fits best. E plying correct infor d case number (if k	Be as complete a mation. If more s nown). Answer e	nd ace pace very	asset only once. If an asset fits in more occurate as possible. If two married peop is needed, attach a separate sheet to question. or Other Real Estate You Own or H	ole are this fo	e filing together, both a rm. On the top of any a	are equally
_			quitable interest i	n an	y residence, building, land, or similar pr	opert	y?	
	No. Go to							
ш	yes. wne	re is the property?		147	at in the control of		De coll de de classes de d	deleter and the B. I.
1.1				Wh	at is the property? Check all that apply. Single-family home		the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i>
	Street add	dress, if available, or	other description	Н	Duplex or multi-unit building		Creditors Who Have Cla	aims Secured by Property.
				H	Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
					Manufactured or mobile home		————	————
	Number	Street			Land		Describe the nature of	f your ownership
		C CC.			Investment property		interest (such as fee s	simple, tenancy by
	City	State	Zip Code	H	Timeshare Other		the entireties, or a life	e estate), if known.
				Wh one	o has an interest in the property? Check	(Check if this is co	ommunity property
					Debtor 1 only		Ш	
				П	Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and another			
					ner information you wish to add about the perty identification number:	nis ite	m, such as local	
If you	own or ha	ve more than one, li	st here:	pro	perty identification number.			
		,		Wh	at is the property? Check all that apply.			claims or exemptions. Put
1.2	Street add	dress, if available, or	other description		Single-family home			red claims on Schedule D: aims Secured by Property.
		,,			Duplex or multi-unit building		Current value of the	Current value of the
					Condominium or cooperative Manufactured or mobile home		entire property?	portion you own?
				Н	Land			
	Number	Street		H	Investment property		Describe the nature of	
				H	Timeshare		interest (such as fee s the entireties, or a life	
	City	State	Zip Code		Other			
				Wh	o has an interest in the property? Check	•	Check if this is co (see instructions)	mmunity property
				one	· · · ·	•		
					Debtor 1 only			
					Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and another			
					ner information you wish to add about th perty identification number:	nis ite	m, such as local	

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Debtor 1	Seirra First Name	S Middle Name	Gaston Last Name	Case number	(if known)	
	et address, if available, or oth		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	apply.	the amount of any secu	-
City	State]]]]	Timeshare Other Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an	other	Check if this is co (see instructions)	estate), if known.
	the dollar value of the porve attached for Part 1. Wr	tion you own for a	.	uding any entrie	s for pages	
Do you ow		equitable interest	in any vehicles, whether they are also report it on Schedule G: Executo			
3. Cars, va		lity vehicles, motoro	cycles			
3.1	Make Model: Year: Approximate mileage:	Honda Accord 2007 80000	Who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu Creditors Who Have Cla	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Other information: 2007 Honda Accord		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property? \$6000.00	Current value of the portion you own? \$6000.00
3.2	Make Model: Year:		Who has an interest in the proone.	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> nims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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JiOI I	Seirra First Name	S Middle Name	Gaston Last Name	Case numbe	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communing instructions)	nly s and another	the amount of any secu	claims or exemptions. Put ared claims on Schedule D aims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions)	nly s and another	the amount of any secu	claims or exemptions. Put ared claims on <i>Schedule D</i> aims Secured by Property. Current value of the portion you own?
	mples: Boats, trailers, motor No Yes Make Model:	•	who has an interest in the	motorcycle accessori	Do not deduct secured the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D</i>
Example Exampl	mples: Boats, trailers, motor No Yes Make	•	, fishing vessels, snowmobiles, i	property? Check Ily s and another	Do not deduct secured the amount of any secu	· ·

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Gaston Debtor 1 Seirra Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell phone, smart watch \$350.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$350.00 for Part 3. Write that number here

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Gaston Debtor 1 Seirra Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$20.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Netspend Prepaid Card \$0.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb ⁻	tor 1 Seirra	S Middle North	Gaston	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe	checks, promissory n	otes, and money orders.	
	✓ No	-			
	Yes. Give specific information about them	Issuer name:			
					_
21.	Retirement or pension Examples: Interests in IF		, thrift savings accoun	ts, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			_
	separatery.	Pension plan:			
		IRA:			_
		Retirement account:			
		Keogh:			
		Additional account:			-
		Additional account:			
22.	Examples: Agreements v	prepayments I deposits you have made so that with landlords, prepaid rent, publi			
	companies, or others				
	✓ No		Institution name:		
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			-
		Water:			-
		Rented furniture:			- '
		Other:			- '
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or f	or a number of years)	_
	✓ No				
	Yes	Issuer name and description:			
	L 100				
		-			-
					<u> </u>

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Debt	or 1 Seirra First Name	S	e Name	Gaston Last Name	Case number (if known)	
24.	Interests in a	n education IRA, in an ac	count in a qu		under a qualified state tuition program.	
	- N	530(b)(1), 529A(b), and 529	9(b)(1).			
	✓ No Yes	Institution name and descr	ription. Separat	ely file the records of any i	nterests.11 U.S.C. § 521(c):	
25.		ble or future interests in or your benefit	property (oth	er than anything listed i	n line 1), and rights or powers	
	No Yes Descri	dib o				
	Yes. Desci	ibe				
26.		rights, trademarks, trade				
	No No	rnet domain names, websi	tes, proceeds to	rom royaities and licensing	agreements	
	Yes. Desc	ribe				
27.	Licenses fran	nchises, and other genera	al intangibles			
27.			_	ive association holdings, li	quor licenses, professional licenses	
	✓ No Yes. Descri	rihe				
	L Tes. Desci	ibe				
Mor	ney or proper	ty owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper					portion you own? Do not deduct secured
	Tax refunds ov	ved to you			Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov ✓ No — Yes. Give s about				Federal: State:	portion you own? Do not deduct secured
	Tax refunds ov ✓ No — Yes. Give s about you a	ved to you pecific information them, including whether				portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov No Yes. Give s about you a and ti	pecific information t them, including whether lready filed the returns he tax years	spousal suppo	ort, child support, mainten	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti	pecific information t them, including whether lready filed the returns he tax years	spousal suppo	ort, child support, mainten	State: Local: ance, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past	pecific information t them, including whether lready filed the returns he tax years	spousal suppo	ort, child support, mainten	State: Local: ance, divorce settlement, property settlement. Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past	pecific information them, including whether lready filed the returns he tax years t due or lump sum alimony,	spousal suppo	ort, child support, mainten	State: Local: ance, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past	pecific information them, including whether lready filed the returns he tax years t due or lump sum alimony,	spousal suppo	ort, child support, mainten	State: Local: ance, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past	pecific information them, including whether lready filed the returns he tax years t due or lump sum alimony,	spousal suppo	ort, child support, mainten	State: Local: ance, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00
29.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past No Yes. Give s Other amounts	pecific information them, including whether lready filed the returns the tax years			State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past No Yes. Give s Other amount: Examples: Unpa	pecific information them, including whether lready filed the returns the tax years	nce payments,	disability benefits, sick pay	State: Local: ance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past No Yes. Give s Other amount: Examples: Unpa	pecific information them, including whether lready filed the returns ne tax years t due or lump sum alimony, pecific information	nce payments,	disability benefits, sick pay	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Seirra	S	Gaston	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	•		vings account (HSA): credit.	homeowner's, or renter's insurance	
	<u> </u>		ingo account (i.i.e. y, e.cai.,		
	No	Com	pany name:	Beneficiary:	Surrender or refund value
	Yes. Name the insurance of each policy and list its				
	or each policy and list its	value			-
32	Any interest in property that	at is due vou from some	one who has died		_
02.		living trust, expect proceed		cy, or are currently entitled to receive	
	No No				
	Yes. Describe				
	Too. Boodings				
					1
33.	Claims against third partie			e a demand for payment	
	Examples: Accidents, employ	ment disputes, insurance	claims, or rights to sue		
	✓ No				
	Yes. Describe				
34.	Other contingent and unliq	uidated claims of every	nature, including counter	claims of the debtor and rights	
	✓ No				
	Yes. Describe				
35.	Any financial assets you did	d not already list			
	No No	•			
	Yes. Describe				
	Tes. Describe				
36.	for Part 4. Write that numb			or pages you have attached	\$20.00
	ioi i art 4. write that humb	er nere			
	D		V 0		1.4
Part	_			nterest In. List any real estate in Pa	Irt I.
37.	Do you own or have any leg	jal or equitable interest	in any business-related p	roperty?	0
	No. Go to Part 6.				Current value of the portion you own?
	Yes. Go to line 38.				Do not deduct secured claims
20	Accounts receivable or con	mmissions vou already (ornod		or exemptions
38.	Accounts receivable or con	iiiiissioiis you aireddy e	ameu		
	✓ No				
	Yes. Describe				
39.	Office equipment, furnishin	gs, and supplies			
			ems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	√ No				
	Yes. Describe				
					4

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Deb	tor 1 Seirra	S	Gaston	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you u	se in business, and tools of you	ir trade	
	✓ No				
	Yes. Describe				
	_				
					
41.	Inventory				
	✓ No				
	Yes. Describe				
	_				
40	Interests in partnersh	ing or joint ventures			
42.		iips or joint ventures			
	✓ No		Name of entity:	% of ownership:	
	Yes. Give specific	'	rain or only.	% of ownorship.	
	information about them				-
	urom				
12	Customor lists mailing	lists, or other compilation	one .		-
45.		insts, or other compliant	ons.		
	✓ No				
	Yes. Do your lists i	nclude personally identifiab	le information (as defined in 11 U.	S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not alre	ady list		
	✓ No				
	Yes. Give specific	•			
	information				<u> </u>
					_
					<u> </u>
		•			_
			rt 5, including any entries for p		
•	art 5. Write that humbe	31 Here			
Part	Describe Any F	arm- and Commercia	I Fishing-Related Property	You Own or Have an Interest In.	
	If you own or have ar	interest in farmland, list it in	Part 1.		
46.	Do you own or have a	ny legal or equitable inte	erest in any farm- or commercia	al fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured claims
		•			or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	√ No				
	Yes. Describe				

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Debt	or 1 Seirra First Name	S Middle Name	Gaston Last Name	Case number (if known)	
48.	Crops-either growing		Last Wallie		
40.	_	or narvested			
	✓ No Yes. Describe				
	Tes. Describe				
	-				
49.	Farm and fishing equip	oment, implements, machinery,	fixtures, and tools of trade	e	
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
	_				
51	Any farm- and comme	 rcial fishing-related property yo	u did not already list		
	No	ional norming rotation property ye	u u.u u u u		
	Yes. Describe				
	L reer Describerin				
	-	,			
		I of your entries from Part 6, inc			
for Pa	art 6. Write that number	r here			
Part 7	7: Describe All Pro	perty You Own or Have an I	nterest in That You Did	d Not List Above	
53.		perty of any kind you did not alr	eady list?		
		s, country club membership			
	✓ No				
	Yes. Give specific information				
54. A	dd the dollar value of al	I of your entries from Part 7. Wi	ite that number here		▶
		•			
Part 8	List the Totals of	Each Part of this Form			
55. F	Part 1: Total real estate	, line 2			
56 r	oart 2 total vehicles, lin	e 5			
			\$6000.00		
57. P	art 3: Total personal ar	nd household items, line 15	\$350.00		
58. P	art 4: Total financial as	ssets, line 36	\$20.00	<u></u>	
59. F	Part 5: Total business-re	elated property, line 45			
60. F	Part 6: Total farm- and	fishing-related property, line 52		<u> </u>	
61. F	Part 7: Total other prop	erty not listed, line 54			
υ∠. Ι	iotai personai property.	. Add lines 56 through 61	\$6370.00	Copy personal property total	+ \$6370.00
				TIPS POISONA PROPORTY COMP	
62 7	otal of all property are C	Schedule A/B. Add line 55 + line 6			\$6370.00
00.1	otal of all property off 5	The construction of the co	£		İ

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Fill in this information to identify your case:						
Debtor 1	Seirra	S	Gaston			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)						

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identify the Property You Clair	n as Exempt		
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.	
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2	2)	
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Other financial account, Netspend Prepaid Card Line from Schedule A/B: 17	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
	Brief description: Cash on hand Line from Schedule A/B: 16	\$20.00	\$20.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?	

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Debto	r 1 Seirra First Name Additional Page	S Middle Name	Gaston Last Name	Case number (if known)	
Bı lir	rief description of the property a ne on Schedule A/B that lists this operty		Check only one b	xemption you claim ox for each exemption.	Specific laws that allow exemption
de Li	rief escription: Honda Accord, 2007, 2007 Honda Accord ne from chedule A/B: 03	\$6,000.00		,400.00; \$3,600.00 market value, up to any tatutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
de Lii	ief sscription: Cell phone, smart watch ne from thedule A/B: 07	\$350.00	100% of fair applicable s	\$350.00 market value, up to any tatutory limit	735 ILCS 5/12-1001(b)

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			D	ocument Page 22 of	68		
Fill in t	this inforr	mation to identify your ca	se:				
Debto	r 1	Seirra First Name	S Middle Name	Gaston Last Name			
Debto (Spouse	r 2 e, if filing)	First Name	Middle Name	Last Name			
	-						
United	i States d	ankruptcy Court for the:	Northern	District of Illinois (State)			
Case r	number n)						
Offi	cial	Form 106D					Check if this is an amended filing
Sch	nedu	le D: Credito	ors Who Ha	ve Claims Secur	ed by Prop	ertv	12/15
more s name a	pace is r and case	needed, copy the Addition number (if known).	onal Page, fill it out, nu	le are filing together, both are equester the entries, and attach it to	• •		
1. [reditors have claims se		·		t this fa	
L	_			with your other schedules. You ha	ve notning else to repo	ort on this form.	
<u> </u>		Fill in all of the information	n below.				
Part 1	List A	All Secured Claims					
2.	separatel	y for each claim. If more th	nan one creditor has a pa	cured claim, list the creditor rticular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	CHGOFI		Describe the propert	y that secures the claim:	\$9,937.00	\$0.00	\$9,937.00
	Creditor's 3538 W	Irving Park Rd	2007 Honda Accord]		
	Numbe	er Street	As of the date you file	e, the claim is: Check all that apply.			
	-		Contingent				
	Chicago	IL 60618 State ZIP Code	Unliquidated				
	- ',	es the debt? Check one.	Disputed				
	Deb	tor 1 only	Nature of lien. Check	all that apply.			
		tor 2 only tor 1 and Debtor 2 only	An agreement you car loan)	made (such as mortgage or secured			
		ast one of the debtors		n as tax lien, mechanic's lien)			
		another	Judgment lien from				
	to a	ck if this claim relates community debt	Other (including a	right to offset)			
	Date de		Last 4 digits of accou	unt number 3215			

Add the dollar value of your entries in Column A on this page. Write that number

incurred

here:

\$9,937.00

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Fill in	this infor	mation to identify your c	ase:			
Debt	or 1	Seirra	S	Gaston		
		First Name	Middle Name	Last Name		
Debte	or 2 se, if filing)	First Name	Middle Name	Last Name		
Ороц	36, 11 IIII1g <i>)</i>	riist name	Middle Name	Last Name		
Unite	ed States E	Sankruptcy Court for the:	Northern	District of Illinois		
Cooo	number			(State)		
(If know		-				
Offi	cial F	orm 106E/F				Check if this is an amended filing
Sc	hedı	ule E/F: Cre	ditors Who	Have Unsec	ured Claims	12/1
other Form claim	party to a 106A/B) a s that are ntries in t	any executory contracts and on Schedule G: Exe e listed in Schedule D: C	s or unexpired leases that cutory Contracts and Un Creditors Who Hold Claim	t could result in a claim. Al expired Leases (Official For is Secured by Property. If m	so list executory contracts m 106G). Do not include an ore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured the Part you need, fill it out, number rite your name and case number (if
Part	1: List	All of Your PRIORIT	Y Unsecured Claims			
1.	Do any cı	reditors have priority ur	secured claims against	you?		
	V No. 0	Go to Part 2.				
	Yes.					
	listed, ider As much a	ntify what type of claim it as possible, list the claims	is. If a claim has both prior in alphabetical order accord	ity and nonpriority amounts, I	ist that claim here and show be found to the following that the price than two prices that the prices is the following the follo	arately for each claim. For each claim both priority and nonpriority amounts. ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Seirra Gaston Case number (if known) Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 Americash - Bankruptcy \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name Mkt Square Shop Ctr 180 S Bolingbrook Dr When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60440 Bolingbrook Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ____ Payday Loan Is the claim subject to offset? Yes 4.2 Chase \$150.00 Last 4 digits of account number Nonpriority Creditor's Name National Bank By Mail When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 40233 Louisville Kentucky City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt NSF Other. Specify ___ Is the claim subject to offset? **✓** No Yes 4.3 City of Chicago - Parking and red Light Tickets \$3,000.00 Last 4 digits of account number _ Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Parking Tickets Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Debtor 1 Seirra S Gaston _ Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 ENHANCED RECOVERY CO L \$1,548.00 3107 Last 4 digits of account number Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 9/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** 32256 Florida Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: SPRINT **✓** No

Yes

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 Debtor 1
 Seirra
 S
 Gaston
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$6,698.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$6,698.00 6j. Total. Add lines 6f through 6i.

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Fill in this information to identify your case:					
Debtor 1	Seirra	S	Gaston		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Sankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number	-				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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	0000 17 0000	Doc	ument Page	28 of 68	50.40 BCSS Wall
Fill in this info	rmation to identify your ca	ase:			
Debtor 1	Seirra First Name	S Middle Name	Gaston Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)		
(If known)	Form 106H				Check if this is an amended filing
	le H: Your Cod	ebtors			12/15
filing together the entries in	r, both are equally respon	sible for supplying correct	t information. If more	space is needed, copy the	s possible. If two married people are Additional Page, fill it out, and number , write your name and case number (if
□ N		you are filing a joint case, do	not list either spouse a	s a codebtor.)	
Californ		u lived in a community pro da, New Mexico, Puerto Rico			ates and territories include Arizona,

In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Zip Code

Name of your spouse, former spouse, or legal equivalent

State

Number Street

City

3.1

	•		,	·
Column 1	: Your codebtor			Column 2: The creditor to whom you owe the debt
				Check all schedules that apply:
Griffin, Ales	shia			— Schedule D, line 2.1
Name				
	352 n St Louis			Schedule E/F, line
Number	Street			
Chicago		Illinois	60624	Schedule G, line
City		State	Zip Code	

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				. ago 20			
Fill in this	information to identify	your case:					
Debtor 1	Seirra	S	Gastor	า			
	First Name	Middle Name	Last N	ame	— Che	eck if this is:	
Debtor 2 (Spouse, if fili	ing) First Name	Middle Name	Last N	ame	— I п	An amended filing	
	es Bankruptcy Court for	Northern	District of Illi			A supplement showing post-petition	
the:				State)	_	expenses as of the following date:	
Case numb (If known)	er					MM / DD / YYYY	
Officia	l Form 106l						
Sched	ule I: Your In	come					12/15
spouse. If r number (if		, attach a separate she y question.				not include information about ional pages, write your name	-
1. Fill in y informa	our employment		Debtor 1			Debtor 2	
	ave more than one job,	Employment status	✓ Emplo	yed		Employed	
attach a	separate page with		Not Er	mployed		Not Employed	
informa employe	tion about additional ers.	Occupation					
	part time, seasonal, or ployed work.	Employer's name	Roundy's	Illinois LLC			
	ation may include student	Employer's address	1014 Vine	St			
	emaker, if it applies.		Number Str	reet		Number Street	
			Cincinnati City	Ohio State	45202 Zip Code	City State Zi	ip Code
			1 month	Otate	Zip Oode	Only State Zi	p code
		How long employed there?	<u> </u>				
Part 2: 0	Give Details About N	Monthly Income					
spouse un	lless you are separated.	e more than one employer,	•		•	write \$0 in the space. Include your or that person on the lines below. If	
				For	Debtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (befo , calculate what the monthly		2.	\$1,248.69		
3. Estim	nate and list monthly over	rtime pay.		3.	+ \$0.00		
4. Calcu	ulate gross income. Add li	ne 2 + line 3.		4.	\$1,248.69		

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Debtor 1Seirra		Gaston	Case number	r <i>(if</i>	
First Name	Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		→ 4.	\$1,248.69		
5. List all payroll deductions:					
5a. Tax, Medicare, and Soc	cial Security deductions	5a.	\$255.36		
5b. Mandatory contribution	ns for retirement plans	5b.	\$0.00		
5c. Voluntary contributions	s for retirement plans	5c.	\$0.00		
5d. Required repayments o	of retirement fund loans	5d.	\$0.00		
5e. Insurance		5e.	\$0.00		
5f. Domestic support obliga	ations	5f.	\$0.00		
5g. Union dues		5g.	\$0.00		
5h. Other deductions. Spec	cify:	5h. +	\$0.00 +		
6. Add the payroll deductions. +5h.	. Add lines 5a + 5b + 5c + 5d + 5e +5	f + 5g 6.	\$255.36		
7. Calculate total monthly tak	ce-home pay. Subtract line 6 from line	94. 7.	\$993.33		
8. List all other income regula	arly received:				
business, profession, or					
	ch property and business showing and necessary business expenses, and ome.	8a.	\$0.00		
8b. Interest and dividends		8b.	\$0.00		
8c. Family support paymen dependent regularly rec	its that you, a non-filing spouse, or ceive	а			
divorce settlement, and p		8c.	\$0.00		
8d. Unemployment comper	nsation	8d.	\$0.00		
8e. Social Security		8e.	\$0.00	-	
Include cash assistance a cash assistance that you r	stance that you regularly receive and the value (if known) of any non- receive, such as food stamps (benefits Nutrition Assistance Program) or	8f.	\$0.00		
8g. Pension or retirement i	income	8g.	\$0.00		
8h. Other monthly income.		8h. +	\$0.00 +		
9. Add all other income Add lin	nes 8a + 8b + 8c + 8d + 8e + 8f +8g -	- 8h. 9.	\$0.00		
10. Calculate monthly income. Add the entries in line 10 for	. Add line 7 + line 9. Debtor 1 and Debtor 2 or non-filing sp	10. pouse	\$993.33 +		= \$993.33
Include contributions from ar friends or relatives.	ntributions to the expenses that you n unmarried partner, members of your already included in lines 2-10 or amou	household, your	dependents, your roomn		
Specify:					11. + \$0.00
10 Add the amount in the less	t column of line 10 to the emount i	n line 11 The rec	ult is the combined man	thly income	10
	it column of line 10 to the amount i mmary of Schedules and Statistical Su				12. \$993.33 Combined
13. Do you expect an increase No. Yes. Explain:	e or decrease within the year after	you file this form	?		monthly income

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		Docu	iment Page 31 of 6	3	
Fill in this infor	mation to identify you	r case:			
Debtor 1	Seirra First Name	S Middle Name	Gaston Last Name		
Debtor 2		made name	Last Namo	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	
	Bankruptcy Court for the	e: Northern I	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)			_	MM / DD / YYYY	(
Official	Form 106J				
Schedul	e J: Your Ex	penses			12/15
information. If	•		re filing together, both are equal form. On the top of any addition		
Part 1: Des	cribe Your Househ	old			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. D	oes Debtor 2 live in a	separate household?			
	No				
	Yes. Debtor 2 must	file Official Forms 106J-2, Exper	nses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	No			
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
expenses o	penses include f people other	No			
than yourself an dependents		Yes			
Part 2: Esti	mate Your Ongoing	g Monthly Expenses			
_	of a date after the bar		rou are using this form as a supp plemental Schedule J, check the	•	•
		-cash government assistance I it on Schedule I: Your Income			Your expenses
	or home ownership or the ground or lot. 4.	expenses for your residence. In	clude first mortgage payments and		\$0.00
If not incl	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Seirra S Gaston Case number (if known)
First Name Middle Name Last Name

First Name windle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$0.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$75.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$283.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$10.00
10. Personal care products and services	10.	\$15.00
11. Medical and dental expenses	11.	\$0.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	<u>\$100.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$150.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$0.00
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

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Debtor 1 Seirra		S	Gaston	Case number (if known)		
First N	lame	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
	your monthly expenses.					\$633.00
	nes 4 through 21.					\$0.00
, ,	` , , ,	,,	from Official Form 106J-2			\$633.00
	ne 22a and 22b. The resul		enses.		22.	
23. Calculate	your monthly net income	э.				
23a. Copy	ine 12 (your combined me	onthly income) from	Schedule I.		23a	\$993.33
23b. Copy	your monthly expenses fro	om line 22 above.			23b	\$633.00
	ct your monthly expenses		ncome.			\$360.33
The re	sult is your monthly net in	ncome.			23c	
			oan within the year or do y nodification to the terms of			

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Fill in this infor	rmation to identify your ca	ase:		
Debtor 1	Seirra	S	Gaston	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(,	

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Seirra Gaston	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 12/13/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this in						
Debtor 1	Seirra	S	Gaston			
Dahta - 0	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filin	First Name	Middle Name	Last Name			
United State	es Bankruptcy Court for the:	Northern	District of Illinois			
Case numb	per		(State)			
[If known)						Check if this is
Officia	al Form 107					amended filing
Staten	nent of Financia	l Affairs for In	dividuals F	iling for Bankr	uptcy	04
nformatio	plete and accurate as po n. If more space is neede known). Answer every qu	d, attach a separate sh				
Part 1: G	Give Details About Your	Marital Status and W	here You Lived B	Before		
1. Wha	t is your current marital sta	atus?				
	Married					
	Married Not married					
V		u lived anywhere other t	than where you live	now?		
2. Durin	Not married	ou lived in the last 3 years	s. Do not include wh			Dates Debtor 2 lived there
2. Durin	Not married ng the last 3 years, have yo No Yes. List all of the places yo	ou lived in the last 3 years Dates	s. Do not include wh	nere you live now.		
2. Durii	Not married ng the last 3 years, have you No Yes. List all of the places you Debtor 1:	ou lived in the last 3 years Dates	s. Do not include wh	Debtor 2: Same as Debtor 1		there
2. Durii	Not married ng the last 3 years, have yo No Yes. List all of the places yo	ou lived in the last 3 years Date:	s. Do not include wh	nere you live now. Debtor 2:		there Same as Debtor 1
2. Durii	Not married ng the last 3 years, have you No Yes. List all of the places you Debtor 1:	Date:	s. Do not include wh	Debtor 2: Same as Debtor 1		there Same as Debtor 1 From
2. Durii	Not married ng the last 3 years, have you No Yes. List all of the places you Debtor 1:	Date:	s. Do not include wh	Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To
2. Durii	Not married ng the last 3 years, have you No Yes. List all of the places you Debtor 1:	Dates there From	s. Do not include wh	Debtor 2: Same as Debtor 1 Number Street	Zip Code	there Same as Debtor 1 From
2. Durii	Not married Ing the last 3 years, have you No Yes. List all of the places you Debtor 1: Number Street City State	Dates there From	s. Do not include wh	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To
2. Durii	Not married ng the last 3 years, have you No Yes. List all of the places you Debtor 1:	Dates there From To Zip Code	s. Do not include wh	Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
2. Durii	Not married Ing the last 3 years, have you No Yes. List all of the places you Debtor 1: Number Street City State	Dates there From Zip Code From	s. Do not include wh	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From

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Case number (if known)

Gaston

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$19089.93 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$14000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$14000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. YTD LINK \$950.00 From January 1 of current year until the date you filed for bankruptcy: Est. 2016 LINK \$190.00 For last calendar year: (January 1 to December 31, 2016 \$0.00 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Seirra

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Gaston Debtor 1 Seirra Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

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tor '	1 Seirra		S	Ga	aston	Case number	(if known)
	First Name		Middle Name	Las	st Name		
Insi cor age	iders include your porations of which	relatives; a I you are a for a busin	ny general partner n officer, director, ess you operate a	s; relatives of any person in control	general partners; pa or owner of 20% o	rtnerships of which y r more of their voting	who was an insider? you are a general partner; g securities; and any managing odomestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.	Dates of	Total amount	Amountwou	Decean for this payment
				payment	paid	Amount you still owe	Reason for this payment
	Insider's Name				- 		
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments on No	debts gua	ranteed or cosigne	ed by an insider.	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Gaston Debtor 1 Seirra Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2007 Honda Accord \$6000 12/2017 CHGOFINCTR Creditor's Name Explain what happened 3538 W Irving Park Rd Number Street Property was repossessed. Property was foreclosed. Chicago Illinois 60618 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt	tor 1 Seirra First Name	S Middle Name	Gaston Last Name	Case number (if known)	
11.	Within 90 days before you accounts or refuse to mal			ank or financial institution, set off any am	ounts from your
	✓ No Yes. Fill in the details.				
			Describe the action the	creditor took Date action was taken	Amount
	Creditor's Name				
	Number Street		Last 4 digits of account n	umber: XXXX-	
	City Sta	te Zip Code			
12.	Within 1 year before you fi			ossession of an assignee for the benefit o	of creditors, a court-
	✓ No ✓ Yes				
Part	List Certain Gifts ar	nd Contributions			
13.		ı filed for bankruptcy, did	I you give any gifts with a to	tal value of more than \$600 per person?	
	✓ No Yes. Fill in the details	for each gift.			
	Gifts with a total value per person	ue of more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You (Gave the Gift			
	Number Street				
	City Sta Person's relationship to	•			
	Person to Whom You (Gave the Gift			
	Number Street				
	City Sta	•			

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Debtor 1		S	Gaston	Case number (if known)	
	First Name	Middle Name	Last Name		
4. Wi	thin 2 years before yo	u filed for bankruptcy die	d vou give any gifts or contrib	utions with a total value of more than \$6	00 to any charity?
_		a mea for bankraptoy, an	a you give any gires or contribe	ations with a total value of more than we	oo to any onanty.
	No	- f lift till	u:		
	Yes. Fill in the details	s for each gift or contribut	tion.		
	Gifts or contribution that total more than		Describe what you contr	ibuted Date you contributed	Value
	that total more than	11 \$000		Contributed	
	OL 71 L N		_		_
	Charity's Name				
			_		
	Number Street		_		
			_		
	City S	tate Zip Code			
art 6:	List Certain Losse	ne .			
	Yes. Fill in the details Describe the proper how the loss occurr	rty you lost and	Describe any insurance Include the amount that in pending insurance claims A/B: Property.	surance has paid. List loss	r Value of property lost
	•				
	No Yes. Fill in the details		or credit courseling agencies for	services required in your bankruptcy.	
<u>~</u>	100.11111110 0000110	J.	Barrier and all and		.1 416
			Description and value of transferred	any property Date payme or transfer was made	nt Amount of payment
	Semrad Law Firm		Attorney's Fee - 200.00	12/11/2017	\$200.00
	Person Who Was Paid	d			<u>+</u>
	20 S. Clark Street		_		
	Number Street				
	28th Floor		_		
		inois 60603	_		
	City S	tate Zip Code			
	Email or website addr	ress	-		
	Daman Mir - Maril 11	a Dayma and M. Mari Mari	_		
	rerson who Made th	e Payment, if Not You			
	Person Who Was Paid	d	-		
	Number Street		-		
			_		
	City S				
	Oity	tate Zip Code	_		
		•	-		
	Email or website addr	•	- - -		

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Seirra	S	Gaston	Case number (if known)	
First Name	Middle Name	Last Name		
lp you deal with your cre	ditors or to make paym	nents to your creditors?	ehalf pay or transfer any property	to anyone who promised t
No				
res. Fili III the details.				
		Description and value of any pr transferred	operty Date payment or transfer wa made	
Person Who Was Paid		-		_
Number Street		-		
		- -		
City State	Zip Code			
d transfers that you have al No Yes. Fill in the details.	ready listed on this stater	ment.		
		Description and value of proper transferred	rty Describe any property or payments received or del in exchange	Date transfer was made
Person Who Received Tr	ransfer	-		
Number Street		- -		
,		-		
Person Who Received Tr	ransfer	-		
Number Street		- -		
		-		
neficiary?		d you transfer any property to a self	s-settled trust or similar device of	which you are a
No Yes Fill in the details	,			
165. Till ill tile details.		Description and value of the p	property transferred	Date transfer was made
				The state of the s
	Person Who Received Transfers that you have all transfers	ithin 1 year before you filed for bankruptcy, did by you deal with your creditors or to make payn or not include any payment or transfer that you listed. No Yes. Fill in the details. Person Who Was Paid Number Street City State Zip Code ithin 2 years before you filed for bankruptcy, did be ordinary course of your business or financial a clude both outright transfers and transfers made as did transfers that you have already listed on this stated. No Yes. Fill in the details. Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you ithin 10 years before you filed for bankruptcy, did the ficiary? These are often called asset-protection devices.)	ithin 1 year before you filed for bankruptcy, did you or anyone else acting on your bip you deal with your creditors or to make payments to your creditors? not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Person Who Was Paid Number Street City State Zip Code Ithin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer e ordinary course of your business or financial affairs? City Both transfers and transfers made as security (such as the granting of a security country) and transfers that you have already listed on this statement. No Yes. Fill in the details. Description and value of proper transfers that you have already listed on this statement. No Yes. Fill in the details. Description and value of proper transferred City State Zip Code Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Ithin 10 years before you filed for bankruptcy, did you transfer any property to a self-inefficiary? hese are often called asset-protection devices.) No Yes. Fill in the details.	High I year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property lip you deal with your creditors or to make payments to your creditors? No I yes. Fill in the details. Description and value of any property transfer any property transferred

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Gaston Debtor 1 Seirra _ Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Gaston Debtor 1 Seirra __ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Seirra		S	Ga	aston	Cas	e number <i>(ii</i>	known)		
		First Name		Middle Name	La	st Name					
26.	Hav	e you been a part	y in any judio	cial or administ	rative proce	eding under	any environmen	ital law? In	clude settler	nents and ord	ers.
	H	Yes. Fill in the det	taile								
	Ш	103.1 111 111 110 110	idiis.		0			NI-I			01.1
					Court or ag	ency		Nature (of the case		Status of the case
		Case title									Suss
											Pending
					Court Name						
		Case number			NumberStre	et					On appeal
		Ouse Humber									Concluded
					City	State	Zip Code				
											_
Part	111:	Give Details Al	oout Your E	susiness or C	onnections	s to Any Bu	siness				
21.		A member of A partner in a An officer, di	ietor or self-ef a limited liab a partnership rector, or ma at least 5% o	employed in a tropility company (anaging execution of the voting or a s. Go to Part 12	ve of a corpequity security se	sion, or other ed liability pa oration ities of a corp ow for each b	activity, either for activity, either for artnership (LLP) cooration	ull-time or p	Employer I include So	dentification r cial Security r ness existed	number Do not number or ITIN.
					Desci	ribe the natu	ure of the busine	ss	Employer I	dentification r	number Do not
									include So	cial Security r	number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
					Name	of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Desci	ribe the natu	ıre of the busine	SS			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates husi	ness existed	
		Mannael Olleel			Name	e of accounts	ant or bookkeep	er	Dates Dusi	HOOG GAISLEU	
		City	State	Zip Code		. J. Joodanii			Erom	Ta	
		Jity	Oldio	Zip Gode					LIOM	To	

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Deb	tor 1 Seirra	S	Gaston	Case number (if known)	
	First Name	Middle Name	Last Name		
28.	Within 2 years beforeditors, or other		id you give a financial staten	nent to anyone about your business? Include all financial institutio	ns,
	Yes. Fill in the	details below.			
	_		Date issued		
	Name		MM/DD/YYYY	_	
	Name		, 25,		
	Number Stree	et			
	City	State Zip Code			
	•				
Part	112: Sign Below				
1	true and correct. I ui a bankruptcy case c	nderstand that making a fals an result in fines up to \$250,0	e statement, concealing prop	ments, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with a 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
		/s/ Seirra Gaston			
	Sigr	nature of Debtor 1		Signature of Debtor 2	
	Date	e 12/13/2017		Date	
ı	Did you attach addit	ional pages to Your Stateme	nt of Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?	
	√ No				
i	Yes				
ı	Did you pay or agree	to pay someone who is not a	in attorney to help you fill ou	bankruptcy forms?	
	✓ No				
i	Yes. Name of per	rson		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Dis	strict of Illinois	
In re	Seirra S Gaston		Case No.	
_	Debtor			(If known)
			Chapter _	Chapter 13
	DISCLOSURE OF	COMPENSAT	ION OF ATTORNE	Y FOR DEBTOR
1	 Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf 	year before the filing of	the petition in bankruptcy, or agr	reed to be paid to me, for services
	For legal services, I have agreed to ac	ccept		\$4,000.00
	Prior to the filing of this statement I	nave received		\$200.00
	Balance Due			\$3,800.00
2	. The source of the compensation paid	d to me was:		
	Debtor	Other (spec	cify)	
3	. The source of the compensation paid	d to me is:		
	✓ Debtor	Other (spec	cify)	
4	. I have not agreed to share the abmembers and associates of my la		ation with any other person unle	ss they are
	I have agreed to share the above members or associates of my law the people sharing in the compe	v firm. A copy of the agre		
5	In return for the above-disclosed fee, a. Analysis of the debtor's finan bankruptcy;	_	-	e bankruptcy case, including: mining whether to file a petition in
	b. Preparation and filing of any	petition, schedules, state	ements of affairs and plan which	may be required;
	c. Representation of the debtor	at the meeting of credito	ors and confirmation hearing, and	d any adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceeding	s and other contested bankrupto	y matters;
6	. By agreement with the debtor(s), the	above-disclosed fee doe	es not include the following servi	ces:
		CERTI	FICATION	
	I certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of any agree	ement or arrangement for paymer	nt to me for representation of the
	12/13/2017		/s/ Elise Harmening	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	
Ì				

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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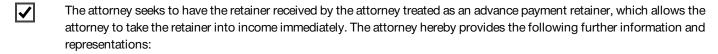
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$362.00
- 3. Before signing this agreement, the attorney has received, \$200.00 toward the flat fee, leaving a balance due of \$3,800.00; and \$52.00 for expenses, leaving a balance due of \$4,162.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 12/13/2017	
Signed:	
/s/ Seirra Gaston	
·	 /s/ Elise Harmening
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Gaston, Seirra S	Case No.	
Debtor(s)		
	Chapter.	Chapter13
VERIFICA	TION OF CREDITOR MAT	TRIX
ne above named Debtors hereby verify the.	nat the attached list of creditors is to	rue and correct to the best of their
12/13/2017	/s/ Gaston, Seira Gaston, Seira S	3
	Debtor(s) VERIFICA ne above named Debtors hereby verify the	VERIFICATION OF CREDITOR MATERIAL DEPARTMENT OF A CASE NO. Chapter. VERIFICATION OF CREDITOR MATERIAL DEPARTMENT OF A CASE NO. CHAPTER. VERIFICATION OF CREDITOR MATERIAL DEPARTMENT OF A CASE NO. CHAPTER OF A CASE NO. C

CHGOFINCTR 3538 W Irving Park Rd Chicago, IL, 60618

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

Americash - Bankruptcy 880 Lee Street Suite 302 Des Plaines, IL, 60016

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Chase PO Box 15821 Cardmember services Wilmington, DE, 19850

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

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- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

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D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

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- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

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- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	12/11/2017		
Signed:	QC =1/0		
/s/ Seirra	a Gaston Derra (Mastor)	Q agu	1
	100 to	/s/ Elise Harmening	
Debtor(s)	Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Seirra First Name	S Middle Name	Gaston Last Name	Case number (if known)	
Parties Answer These Qu				
16. What kind of debts do you have?	16a. Are your debts pr "incurred by an inc No. Go to line Yes. Go to line 16b. Are your debts pr money for a busin No. Go to line Yes. Go to line	imarily consumer debt dividual primarily for a po 16b. 17. imarily business debts' ess or investment or thr 16c.	s? Consumer debts are deficersonal, family, or household are debts? Business debts are debts ough the operation of the boot consumer debts or busing	that you incurred to obtain usiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are pa	Chapter 7. Do you estimate		rty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	Monord	5,000 10,000 -25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	[] \$10,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,00 \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptoy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** //s/ Seirra Gaston Signature of Debtor 1 Executed on 12/11/2017 Executed on 12/11/2017			
		11/2017 AM / DD / YYYY	Executed on _	MM / DD / YYYY

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Silvierteisen	illosoppillos to igleofiily you	IF replace			
Debtor 1	Seirra First Name	S Middle Name	Gaston Last Name		
Debtor 2 (Spouse, if filin		Middle Name	Last Name		
United State	es Bankruptoy Court for th		District of Illinois		
Case numb	ef		(State)		
Officia	l Form 106E)ec	***************************************		Check if this is a amended filing
Declar	ation About a	n Individual Debto	r's Schedules		12/1
You must fil money or pr	e this form whenever yo operty by fraud in conno 2, 1341, 1519, and 357	ection with a bankruptcy case a	amended schedules. Makin	ng a false statement, concealing prop 10,000, or imprisonment for up to 20 y	erty, or obtaining rears, or both. 18
Did you		meone who is NOT an attorney	to help you fill out bankrup	tcy forms?	
west Yes	s. Name of person		Attach Bankruptcy Petitii Signature (Official Form	on Preparer's Notice, Declaration, and 119j.	
that th	penalty of perjury, I deciey are true and correct. irra Gaston e of Debtor 1	lare that I have read the summi	ary and schedules filed with Signature of E		
Date 11	2/11/2017		Date		

MM/DD/YYYY

MM/DD/YYYY

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Debtor 1	***************************************	s	Gaston	Case number (it/known)
	First Name	Middle Name	Last Name	
28. Wit	thin 2 years before you filed fed fed fed for the contract of	or bankruptcy, did ;	you give a financial staten	nent to anyone about your business? Include all financial institutions,
Z.	No Yes. Fill in the details below.			
	•		Date issued	
	Name		MM/DD/YYYY	
	Number Street			
	City State	Zip Code		
Papi (2)	Sign Below			
true	and correct. I understand than the nkruptcy case can result in fi	at making a false st nes up to \$250,000	atement, concealing prop	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debte	or 1	*	Signature of Debtor 2
	Date 12/11/2017			Date
Did y	ou attach additional pages to	o Your Statement o	f Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
Surrena Surrena	No Yes			
Did y	ou pay or agree to pay some	one who is not an a	ttorney to help you fill out	bankruptcy forms?
Z	No			
	Yes. Name of person			Attach the Bankruptoy Pelition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Gaston, Seirra S	Case No		
***************************************	Debtor(s)	VIO CIVO		
		Chapter.	Chapter13	
	VERIF	ICATION OF CREDITOR MAT	TRIX	
Ti knowledge		ify that the attached list of creditors is tr	rue and correct to the best of their	
Date:	12/11/2017	/s/ Gaston, Seirr Gaston, Seirra S Signature of Det		

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Debt	or 1 Seirra First Name	S Middle Name	Gaston Last Name	Case number (if known)		
16.	Calculate the median fa	nmily income that applies to y	ou. Follow these steps:			
	16a. Fill in the state in wh	nich you live.	Illinois			
	16b. Fill in the number of	people in your household.	1			
	16c. Fill in the median far	mily income for your state and si	ze of		\$51,317.00	
	household	iad in the congrete instructions for	To find a	a list of applicable median income amounts, go online / also be available at the bankruptcy clerk's office.		
17.			or this form. This list ma	also be available at the bankhiptcy clerk's office.		
	17a. Line 15b is less under 11 U.S.C	than or equal to line 16c. On th . § 1325(b)(3). Go to Part 3. D	e top of page 1 of this fo o NOT fill out <i>Calculation</i>	orm, check box 1, Disposable income is not determined of Disposable Income (Official Form 122C-2).		
	U.S.C. § 1325(e than line 16c. On the top of p b)(3). Go to Part 3 and fill out current monthly income from li	Calculation of Disposa	s box 2, Disposable income is determined under 11 bie Income (Official Form 122C-2). On line 39 of that		
Part	Se Calculate Your Co	ommitment Period Under	11 U.S.C. §1325(b)(4)		
18.	ning kani introducera di seria della seria di s	monthly income from line 11			\$2,288.00	
19.	Deduct the marital adju commitment period unde	stment if it applies. If you are r 11 U.S.C. § 1325(b)(4) allows	married, your spouse is	not filing with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.		
	19a. If the marital adjustn	rent does not apply, fill in 0 on I	ine 19a.		-\$0.00	
	19b. Subtract line 19a f	rom line 18.			\$2,288.00	
20.	Calculate your current	monthly income for the year. I	Follow these steps:			
	20a. Copy line 19b.				\$2,288.00	
	Multiply by 12 (the r	umber of months in a year).			x 12	
	20b. The result is your co	rrent monthly income for the yea	ar for this part of the form	1.	\$27,456.00	
	20c. Copy the median far	nily income for your state and si	ze of household from lin	e 16c.	\$51,317.00	
21.	How do the lines compa	re?				
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.					
	Line 20b is more than or equal to fine 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4. The commitment period is 5 years. Go to Part 4.					
Part	Sign Below					
					NEW TOTAL PROPERTY OF THE PROP	
	by signing nere, i dec	lare under penalty of penjury tha	the information on this	statement and in any attachments is true and correct.		
	* /s/ Seirra Gaston Hanto *					
	Signature of Debt	or 1	Si	gnature of Debtor 2		
	Date 12/11/201 MM/DD/Y	over the state of	D.	ate MM/DD/YYYY		
	If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.					